

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

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In re:

Chapter 13

Vance Biengardo and Dawn R. Julis-Biengardo

Case No. 14-36201(CGM)

Debtor(s)
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CREDITOR LOSS MITIGATION AFFIDAVIT

STATE OF NEW YORK)
)ss.:
COUNTY OF WESTCHESTER)

I, Cathrine Bakkerud, being sworn, say:

I am not a party to this action, am over 18 years of age and reside in Westchester, New York.

On July 18, 2014, I served a true copy of the financial packet upon the following parties via email at the following address (es); genmallaw@optonline.net

☒ A copy of the Debtor(s)' two (2) most recent federal income tax returns;

☒ A copy of the Debtor(s) last two (2) paycheck stubs (One month), proof of social security income, pensions, or any other income received by the Debtor(s);

Or, if Debtor(s) is/are self employed:

☒ A copy of the Debtor(s)' business' two (2) most recent months' Profit and Loss Statements, setting forth a breakdown of the monthly business income and expenses for the months of;

☒ For each Debtor(s)' who receives a salary or hourly wages, copies of that borrower's two most recent pay stubs that show year-to date earnings;

☒ For each Debtor(s)' who has income such as social security, disability or death benefits, pension, adoption assistance, public assistance or unemployment: 1) A copy of the benefits statement or letter from the provider that states the amount and frequency of payments, and 2) Copies of the two most recent bank statements showing receipt of such payments.

☒ For each Debtor(s)' borrower who is relying on alimony, child support or separation maintenance as qualifying income: 1) A copy of the divorce decree, separation agreement, other written agreement filed with the court that states the amount of frequency of payments and 2) Copies of the two most recent bank statements showing receipt of such payments.

☐ For each Debtor(s)' who has non-wage income (part time employment, bonuses, tips and investment income), a copy of the documentation describing the nature of the income (e.g., an employment contract or printouts documenting tip income)

- ☐ A copy of the Mortgagee's completed Financial Worksheet;
- ☐ Proof of Second/Third Party Income by Affidavit of the party, including the party's last two (2) paycheck stubs,
- ☒ Other (please specify): As listed in the LM package

Please be advised that the Secured Creditor's loss mitigation contact is as follows:

Name: *Aida Halilovic*
Title: Bankruptcy, Loss mitigation

*All correspondence should go through Charles Higgs

Please be advised that the Creditor designates the following person to be its attorney for Loss Mitigation on this Loan.

Name: Charles Higgs Esq.
Firm: McCabe, Weisberg & Conway P.C.
Phone Number: 914-636-8900 Ext 5685
Fax Number: 914-636-8901
Email Address: chiggs@mwc-law.com

Dated: Westchester, New York
July 18, 2014

/s/ Cathrine Bakkerud
Cathrine Bakkerud